

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Michael Roman

Debtor(s)

Case No. 15 B 37510

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/03/2015.
- 2) The plan was confirmed on 01/06/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 12/03/2018.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$37,515.14.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$18,030.00
Less amount refunded to debtor	\$31.90

NET RECEIPTS: \$17,998.10

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,388.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$778.87
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,166.87

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Armor Systems Corporation	Unsecured	566.80	NA	NA	0.00	0.00
Capital One Bank	Unsecured	5,037.00	5,126.34	5,126.34	1,205.61	0.00
Capital One Bank	Unsecured	3,020.00	3,065.01	3,065.01	720.83	0.00
Capital One Bank	Unsecured	2,223.00	2,258.28	2,258.28	531.10	0.00
Cerastes LLC	Unsecured	2,067.00	2,104.65	2,104.65	494.97	0.00
Chase Card	Unsecured	3,600.00	NA	NA	0.00	0.00
Chase Card	Unsecured	3,554.00	NA	NA	0.00	0.00
Chicago Health Medical Group	Unsecured	224.92	NA	NA	0.00	0.00
Citibank	Unsecured	936.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	100.00	100.00	100.00	23.52	0.00
Comenity Capital Bank/Paypal Credit	Unsecured	0.00	1,465.49	1,465.49	344.65	0.00
Department Stores National Bank	Unsecured	2,699.00	2,969.74	2,969.74	698.42	0.00
Discover Financial Services	Unsecured	4,176.00	4,276.69	4,276.69	1,005.79	0.00
ECast Settlement Corp	Unsecured	2,967.00	3,045.41	3,045.41	716.22	0.00
First National Bank Of Omaha	Unsecured	917.00	952.00	952.00	223.89	0.00
Internal Revenue Service	Unsecured	108,000.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	0.00	1,341.79	1,341.79	315.56	0.00
Internal Revenue Service	Priority	3,923.93	3,923.93	3,923.93	3,923.93	0.00
Jefferson Capital Systems LLC	Unsecured	338.00	1,008.90	1,008.90	237.27	0.00
Kurtz Ambulance Service, Inc.	Unsecured	255.08	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	1,376.00	1,376.91	1,376.91	323.82	0.00
Midland Funding LLC	Unsecured	1,429.00	1,329.67	1,329.67	312.71	0.00
NorthShore University Health System	Unsecured	281.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	2,499.00	2,559.46	2,559.46	601.93	0.00
Portfolio Recovery Associates	Unsecured	525.00	566.43	566.43	133.21	0.00
Quantum3 Group	Unsecured	208.00	208.56	208.56	49.05	0.00
Quantum3 Group	Unsecured	506.00	531.31	531.31	124.95	0.00
Swedish Covenant Hospital	Unsecured	75.00	NA	NA	0.00	0.00
Swedish Emergency Associates PC	Unsecured	81.36	NA	NA	0.00	0.00
TD Bank USA NA	Unsecured	3,587.00	3,587.87	3,587.87	843.80	0.00
Virginia Department of Taxation	Unsecured	2,200.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,923.93	\$3,923.93	\$0.00
TOTAL PRIORITY:	\$3,923.93	\$3,923.93	\$0.00
GENERAL UNSECURED PAYMENTS:	\$37,874.51	\$8,907.30	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,166.87</u>	
Disbursements to Creditors	<u>\$12,831.23</u>	
TOTAL DISBURSEMENTS :		<u>\$17,998.10</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/11/2019

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.